

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Munoz, et al.) Examiner: P. Danneman
Serial No.: 10/737,322)
Filing Date: December 16, 2003) Art Unit: 3627
) Atty. Docket No.: 030358

Title: SYSTEM FOR ACCOUNT MANAGEMENT AND METHOD THEREFOR

RESPONSE TO OFFICE ACTION ACCOMPANIED BY
REQUEST FOR CONTINUED EXAMINATION

September 15, 2008

VIA ELECTRONIC FILING

Mail Stop RCE
Commissioner for Patents
Box 1450
Alexandria VA, 22313-1450

Sir:

A. Introductory Comments

Applicant respectfully requests entry of the following claim listing and remarks in response to the final Office Action dated June 13, 2008.

Claims 1, 3-5, 7-10, 15, 16 and 19 have been amended. Claims 1-20 remain pending, with claims 1, 15 and 19 being independent. Applicant respectfully requests favorable reconsideration of this application in view of the following remarks.

A Claim Listing begins on page 2 of this paper.

Remarks begin on page 7 of this paper.